

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

IN RE: **Dennis Hall**

Case No.: **17-12374**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: **June 25, 2018**

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **KBE**

Initial Debtor: **D H**

Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay **12,125.00 paid to date** to the Chapter 13 Trustee, and **\$800.00** starting on **July 1, 2018** for approximately **45** months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Kirsten B. Ennis, Esq.	Attorney Fees	2,414.00
Internal Revenue Service	Taxes and certain other debts	6,801.64

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Hm Mortgag	102 Mali Drive North Plainfield, NJ 07062 Somerset County	27,786.71	0.00	27,786.71	1,586.68

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Chase Auto	2012 Nissan Pathfinder 90000 miles	11,314.63	11,314.63	None	11,314.63	4.25	11,314.63

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☒ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2-7-2017.

Explain below **why** the plan is being modified:

Reduce payment as debtor is no longer employed driving Uber and lost one lecturing job.

Explain below **how** the plan is being modified:

Reduce payment as debtor is no longer employed driving Uber and lost one lecturing job.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date June 25, 2018

/s/ Kirsten B. Ennis, Esq.

Kirsten B. Ennis, Esq.

Attorney for the Debtor

Date: June 25, 2018

/s/ Dennis Hall

Dennis Hall

Debtor

Date: _____

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date June 25, 2018

/s/ Kirsten B. Ennis, Esq.

Kirsten B. Ennis, Esq.

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: June 25, 2018

/s/ Dennis Hall

Dennis Hall

Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dennis Hall
 Debtor

Case No. 17-12374-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 66

Date Rcvd: Jun 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2018.

db +Dennis Hall, 102 Mali Drive, North Plainfield, NJ 07062-2330
 aty +James Patrick Shay, Phelan Hallinan Diamond Jones, LLP, 1617 JFK Blvd., One Penn Center,
 Suite #1400, Philadelphia, PA 19103-1814
 cr +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +WELLS FARGO BANK, NA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 516690734 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 516632773 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 516632774 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 516787227 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516820140 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516632780 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
 516632781 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516632782 +Citi, Pob 6241, Sioux Falls, SD 57117-6241
 516632787 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 516821828 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 516632791 +Lyons, Doughty and Veldhuis, PC, 136 Gaither Dr., Suite 100, PO Box 1269,
 Mount Laurel, NJ 08054-7269
 516632795 +Overlook Hospital, 99 Beauvoir Avenue, Summit, NJ 07901-3595
 516880133 Overlook Hospital, Att: CCCB, POB 1750, Whitehouse Station, NJ 08889-1750
 516881179 +POB 41067, Norfolk VA 23541-1067
 516632796 +Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 516632799 Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 516632800 +Reliant Cap, 750 Cross Pointe Rd, Gahanna, OH 43230-6691
 516632802 +Sears Credit Cards, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516632803 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
 516632804 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
 516632805 U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
 516950101 US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
 516632807 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701)
 516679799 WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A., Default Document Processing,
 MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 25 2018 21:49:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 25 2018 21:49:44 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516632772 +E-mail/Text: banko@acsnv.com Jun 25 2018 21:49:46 Allied Coll, 3080 S Durango Dr,
 Las Vegas, NV 89117-9194
 516830136 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2018 21:54:09
 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk VA 23541-1021
 516632777 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 25 2018 21:54:14
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
 516632775 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 25 2018 21:54:04 Cach Llc,
 PO Box 10587, Greenville, SC 29603-0587
 516632778 +E-mail/Text: bankruptcy@capvs.com Jun 25 2018 21:49:46 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 516862857 +E-mail/Text: bankruptcy@capvs.com Jun 25 2018 21:49:46 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 516632779 +E-mail/Text: bankruptcy@certifiedcollection.com Jun 25 2018 21:49:43
 Certified Credit and Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750
 516632784 +E-mail/Text: electronicbkydocs@nelnet.net Jun 25 2018 21:49:45 Dept Of Education/neln,
 3015 Parker Rd, Aurora, CO 80014-2904
 516642609 E-mail/Text: mrdiscen@discover.com Jun 25 2018 21:49:40 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 516632786 +E-mail/Text: mrdiscen@discover.com Jun 25 2018 21:49:40 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 516632785 E-mail/Text: cio.bncmail@irs.gov Jun 25 2018 21:49:41 Dept of Treasury,
 Internal Revenue Service, Cincinnati, OH 45999
 516822437 E-mail/Text: bk.notifications@jpmchase.com Jun 25 2018 21:49:42 JPMorgan Chase Bank, N.A.,
 P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 516632790 +E-mail/Text: bnckohlsnotices@becket-lee.com Jun 25 2018 21:49:40 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 66

Date Rcvd: Jun 25, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516874614 E-mail/PDF: resurgentbknnotifications@resurgent.com Jun 25 2018 21:54:04
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516719444 E-mail/Text: bkr@cardworks.com Jun 25 2018 21:49:40 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516782825 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 25 2018 21:49:44 MIDLAND FUNDING LLC,
PO BOX 2011, WARREN, MI 48090-2011
516632792 +E-mail/Text: bkr@cardworks.com Jun 25 2018 21:49:40 Merrick Bank, Po Box 9201,
Old Bethpage, NY 11804-9001
516632793 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 25 2018 21:49:44 Midland Funding,
2365 Northside Dr Ste 30, San Diego, CA 92108-2709
516632794 E-mail/Text: Bankruptcy@nragroup.com Jun 25 2018 21:49:49 National Recovery Agency,
PO BOX 67015, Harrisburg, PA 17106-7015
516881181 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2018 21:54:09
Portfolio Recovery Associates, LLC, C/O Citibank, N.A., POB 41067, Norfolk VA 23541
516881237 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2018 21:54:09
Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.A., POB 41067,
Norfolk VA 23541
516632798 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2018 21:54:15
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
516881208 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2018 21:54:04
Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
516881206 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2018 22:10:51
Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541
516881339 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2018 21:54:04
Portfolio Recovery Associates, LLC, c/o Men's Wearhouse, POB 41067, Norfolk VA 23541
516881311 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2018 22:09:11
Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
516881204 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2018 22:09:11
Portfolio Recovery Associates, LLC, c/o Shell, POB 41067, Norfolk VA 23541
516881331 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2018 21:54:09
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516881705 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2018 21:54:09
Portfolio Recovery Associates, LLC, c/o Toys R Us Credit Card, POB 41067,
Norfolk VA 23541
516632797 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 25 2018 21:54:04
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
516632801 +E-mail/Text: Supportservices@receivablesperformance.com Jun 25 2018 21:49:48 RPM,
20816 44th Avenue West, Lynnwood, WA 98036-7799
516677718 +E-mail/PDF: gecsedirecoverycorp.com Jun 25 2018 21:54:14 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516809823 +E-mail/Text: bncmail@legal.com Jun 25 2018 21:49:46 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516637463 +E-mail/Text: electronicbkydocs@nelnet.net Jun 25 2018 21:49:45
U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
516872310 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 25 2018 21:54:10 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516632806 +E-mail/Text: bkr@virtuososourcing.com Jun 25 2018 21:49:49 Virtuoso Sourcing Grou,
4500 E Cherry Creek Sout, Denver, CO 80246-1500

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516632776 Capl/bstby
516881178 Portfolio Recovery Associates, LLC, C/O Citibank, N.A.
516694707* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
516632783* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516632789* +Internal Revenue Service, 3101 Constitution Dr, Springfield, IL 62704-6729
516632788* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 66

Date Rcvd: Jun 25, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kirsten B. Ennis on behalf of Debtor Dennis Hall pacerecf@ennislegal.com,
r53278@notify.bestcase.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6